

If your complaint involves:

a national bank, contact Comptroller of the Currency (Houston, TX) (800) 613-6743
www.occ.treas.gov

a federal credit union, contact National Credit Union Administration, Regional Office (Lisle, IL)
(630) 955-4100 www.ncua.gov

a federal savings bank, contact Office of Thrift Supervision (Atlanta, GA) (404) 888-0771
www.ots.treas.gov

an insurance company, contact Office of Financial and Insurance Services (Lansing, MI)
Toll-Free at (877) 999-6442 www.michigan.gov/ofis

a collection agency, contact Office of Commercial Services (Okemos, MI) (517) 241-9234
www.michigan.gov/cis

a department store or other retailer (credit cards), contact Michigan Department of Attorney General, Consumer Protection Division (Lansing, MI)
(517) 373-1140 www.michigan.gov/ag

an auto dealer (other than financing) contact Michigan Bureau of Automotive Regulation, Complaint Section (Lansing, MI) (800) 292-4204
www.michigan.gov/sos

a credit reporting agency, contact Federal Trade Commission (Cleveland, OH) (216) 263-3410
www.ftc.gov

See our web page for free links to helpful consumer information about loans, deposits, and other financial services as well as state and federal consumer credit protection laws.

www.michigan.gov/ofis

Department of Labor & Economic Growth
David C. Hollister, Director

Office of Financial and Insurance Services
Linda A. Watters, Commissioner

Office of Financial and Insurance Services
P.O. Box 30220
Lansing, MI 48909

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**Michigan Department of
Labor & Economic Growth**

Visit OFIS online at: www.michigan.gov/ofis
Phone OFIS toll-free at: 1-877-999-6442

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GUIDE TO FILING A COMPLAINT ABOUT A FINANCIAL INSTITUTION

**State of Michigan
Jennifer M. Granholm,
Governor**

When You Have a Dispute With a Financial Institution

If you are in a dispute with a financial institution regulated by the Office of Financial and Insurance Services (OFIS), we may be able to help.

This brochure offers ways to resolve your dispute. It also outlines the complaint process. If you cannot reach an agreeable settlement, you can use the complaint form to request help from OFIS.

Who Does OFIS Regulate?

We regulate state-chartered banks, savings banks and credit unions. We also license and supervise the activities of:

- Small loan companies
- Auto dealers that finance cars
- Auto sales finance companies
- First and second mortgage companies
- Sellers of money orders and travelers checks
- Non-retailer credit card issuers
- BIDCOs (Business and Industrial Development Corporations)

Our authority is limited to the companies we regulate. We cannot help resolve disputes with companies we do not license.

How Can I Tell if a Bank or Credit Union is State-Chartered

If a bank has the words “state bank” in their name, it is almost always a state chartered bank.

Banks with these words or initials in their name are *not* regulated by OFIS:

- Federal Savings Bank or F.S.B.
- National or N.A.
- Federal (credit unions)

You can ask a bank or credit union which charter they operate under. You can also check with OFIS by calling 1-877-999-6442 toll-free. On the back page of this brochure is a list of some types of financial institutions that OFIS *does not* regulate. We have listed contact information for the offices that *do* regulate them.

Contact the Financial Institution Directly

If you disagree with a company, contact the company first.

Present your complaint to a management representative who has the authority to address and resolve your problem. This may be a consumer complaint specialist, a manager, an officer or owner of the company. Explain the problem in a calm, courteous manner. Be accurate and complete. Present facts, not feelings. Provide dates, amounts, and related facts that support your position. Explain what you feel the company should do to settle the dispute fairly. Determine if you can be flexible. It *may* be in your interest to negotiate a resolution.

How OFIS Can Help

If you are still not satisfied after contacting the company, you can contact OFIS to ask questions or file a written complaint. We will try to resolve the complaint and see that your questions are answered. Your complaint is based on the information you submit. Be sure to include all pertinent facts. This may include copies of documents such as:

- Account statements,
- Cancelled checks,
- Correspondence
- Loan documents

Always send copies. Never send originals.

We Become a Link Between You and the Financial Institution

When we receive your complaint, we open a file and assign a file number.

We will send you a notice with the file number we assigned to your case. Please provide this number if you contact our office about your complaint.

OFIS will contact the parties named in the complaint. We will ask them to review the matter and provide a written response. We will review the response to determine if it:

- Complies with Michigan law and rules or directives of the Commissioner.
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have information that was not included with your original complaint, and feel it might alter the decision, you may submit it to us for further review. Be sure to include your file number.

In some cases, a legal action may be your only recourse to resolve a matter. We do not have the authority to act as a court of law or as a lawyer. We cannot give legal advice. We do not become actively involved in complaints that are in litigation.

Please remember that OFIS can only resolve disputes based on the information provided and our authority under Michigan law. If a company is found to be in violation of a law, OFIS will take the appropriate action within our scope of authority under the law.

We try to Resolve Disputes as Quickly as Possible

We may need to contact you and the company multiple times, depending on the case. While we try to give prompt, quality service, a resolution may not occur immediately. Thank you for your patience during the complaint process.

Financial Institution Complaint Form

Office of Financial and Insurance Services
PO Box 30224
Lansing, MI 48909

OFIS fax number: 517-241-3991

<i>For OFIS use only</i>			Date Rec'd by OFIS:
Complaint Number:			Date Rec'd by Unit:
Analyst:			Date Rec'd by Analyst:
Refer to: A/G B.A.R. FTC OTS NCUA OCC SEC Other:			Date Withdrawn:
			Date Closed:

Please read the accompanying brochure before completing this form. Our authority is limited to companies that are chartered or licensed by the Office of Financial and Insurance Services. If your complaint involves a company we do not regulate, see the brochure for a list of regulatory agencies that may be able to help you.

Company Name:		Today's Date:	
Company Address (Number and Street):	City:	State:	Zip Code:
Person(s) I Dealt With:		Company Telephone Number: ()	
My Name:		My Daytime Telephone Number:	
My Address (Number and Street):	City:	State:	Zip Code:
Account Number (If Applicable):	Check one: <input type="checkbox"/> I have consulted legal counsel. <input type="checkbox"/> I have NOT consulted legal counsel.		

My complaint involves:

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Checking/Draft Account | <input type="checkbox"/> Escrow Account | <input type="checkbox"/> Insurance | <input type="checkbox"/> Savings/Share Account |
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Fees | <input type="checkbox"/> Interest Rate | <input type="checkbox"/> Trust Services |
| <input type="checkbox"/> Credit History | <input type="checkbox"/> Installment loan | <input type="checkbox"/> Mortgage Loan | <input type="checkbox"/> Other |

Details of my complaint:

Attach additional pages if necessary

I authorize the Office of Financial and Insurance Services to send a copy of this complaint, together with supporting documents, to the company against which the complaint is filed. *(Your signature is necessary for us to process your complaint.)*

Signature

Return completed form to the Office of Financial and Insurance Services at the address above.

Authority: Section 487.2101 of the Michigan Compiled Laws. Submission is voluntary and will help us assist in the resolution of your complaint.



Michigan Department of Labor & Economic Growth

The Department of Labor & Economic Growth will not discriminate against any individual or group because of race, sex, sexual orientation, religion, age, national origin, color, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this agency.

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